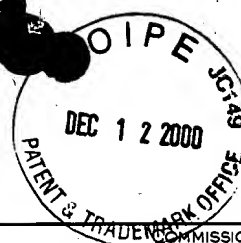




UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov



APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/639,014	08/15/2000	Paul Gallagher	17887-005900US

Townsend and Townsend and Crew LLP
Two Embarcadero Center 8th Floor
San Francisco, CA 94111-3834

FORMALITIES LETTER



OC000000005458759

Date Mailed: 10/06/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

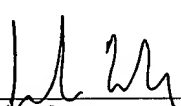
FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.


Customer Service Center

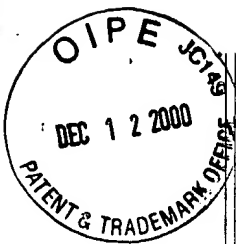
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

12/14/2000 HVUONG1 00000069 201430 09639014

01 FC:105

130.00 CH



Section 17

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

PATENT
Attorney Docket No. 17887-005900US

Assistant Commissioner for Patents
Attn: Box Missing Parts
Washington, D.C. 20231

on 12/6/00

TOWNSEND and TOWNSEND and CREW LLP
By Shady

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 09/639,014

Filed: August 15, 2000

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Examiner: Unassigned

Art Unit: Unassigned

TRANSMITTAL LETTER –
RESPONSE TO NOTICE OF MISSING
PARTS

Attn: Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

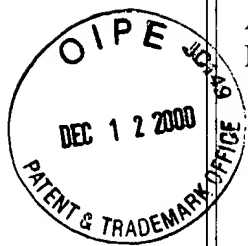
Sir:

Pursuant to the Notice to File Missing Parts of Application - Filing Date
Granted dated October 6, 2000, enclosed are the following to be made of record in the above-
identified application:

- 1) Executed Declaration and Power of Attorney
- 2) Copy of Notice of Missing Parts

Please charge Deposit Account No. 20-1430 for the following fees:

(a) Missing Parts Surcharge \$130.00



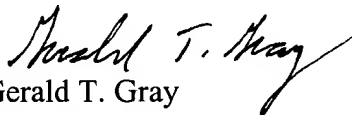
Paul Gallagher et al.
Application No.: 09/639,014
Page 2

TOTAL FEES TO BE CHARGED

\$130.00

The Commissioner is hereby authorized to charge any additional fees associated with this paper or during the pendency of this application, or credit any overpayment, to Deposit Account No. 20-1430. This Transmittal Letter is submitted in triplicate.

Respectfully submitted,


Gerald T. Gray
Reg. No. 41,797

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rev. 10/1/00
PA 154650 v1
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